emc INSURANCE

FUEL Iowa

Smart Protection
for Convenience Stores



COUNT ON EMC®

You Take Care of Business. We'll Take Care of You.

EMC Insurance Companies has the knowledge and expertise to provide you with the right insurance coverage options for your convenience store. FUELIowa Insurance is tailored to the unique needs of your business so you can focus on the task at hand without any distractions or interruptions. And with our extensive loss control resources and expert claims knowledge, you'll get the dedicated service you expect from your insurance company.



Comprehensive Coverage to Protect Your Business

As a FUELIowa member, you require more than the typical insurance product. That's why EMC Insurance Companies offers FUELIowa Insurance—to meet the unique needs of your rapidly changing industry. The program can provide protection for buildings, property, vehicles and employees, as well as liability coverage. *Count on EMC*® and your local independent insurance agent to help you better protect your assets through more customized coverage.

Local, Responsive Service

When you protect your operations with FUELIowa Insurance, you'll enjoy the added advantage of working with an independent insurance agent in your community. That agent is there to help design your tailored package of coverages, answer your questions and address your concerns. Working together, your agent and EMC can provide local market knowledge and the superior service you deserve.

Potential for Insurance Savings

As a member of FUELIowa, you get more than just competitive pricing. FUELIowa Insurance is a safety group program that offers you the possibility of an annual dividend, paid out for favorable group loss experience. This allows the maximum possible reduction in insurance costs. If a dividend is earned, all members will be paid on a pro rata basis in proportion to the group. This way, members can benefit even though losses of an individual member may be higher than other group members. Talk to your independent insurance agent for more details.

FUELIowa

Why EMC?

Our customers *Count on EMC*® for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 50 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by A.M. Best, an insurance credit rating organization*
- Financially stable with more than 100 years of commercial insurance experience

Learn more about EMC Insurance Companies on the back page and at emcins.com.

Comprehensive Coverages Tailored to Your Needs

You can get the important coverage you need from EMC Insurance Companies, including:

Essential Property Coverage for buildings, your business's personal property and the personal property of others

Businessowners Liability Coverage to protect your business from liability exposures, including premises and operations, product liability and completed operations

Comprehensive Business Auto Coverage protects the commercial vehicles driven by your employees

Umbrella Coverage provides your business with additional security in the event of a catastrophic liability claim

Workers' Compensation Insurance covers medical expenses and compensation for lost wages of workers who are injured on the job

*For the latest rating, visit ambest.com.

Insurance Tailored for Your Business

FUELIowa Insurance was designed by EMC underwriters with your specific needs in mind. Essential property and liability coverages are bundled into one insurance package and offered to FUELIowa members at a preferred price. *Count on EMC*® and your local independent agent to help you customize your insurance to better protect your assets.

Key Coverages

Property and Liability

- Accounts receivable: On/Off premises
- Brands and labels: Coverage for branded or labeled merchandise damaged by a covered cause
- Business income
- Claims data expense: Coverage for costs incurred when preparing loss data
- Damage to premises rented to you
- Debris removal
- Employee dishonesty: Coverage for dishonest acts committed by employees acting alone or in collusion with others
- Forgery and alteration
- Money and securities
- Money orders and counterfeit money
- Outdoor signs attached to building
- Premises damage resulting from a burglary or robbery
- Seasonal increase for business personal property
- Spoilage: Coverage for perishable stock
- Utility services: Direct damage
  - Coverage for loss and/or damage to covered property caused by an interruption in utility service
- Valuable papers and records: On/Off premises
- Water backup and sump overflow

Commercial Auto

- Additional audio, visual and data electronic equipment
- Blanket coverage for additional insured
- Hired auto physical damage
- Locksmith service
- Personal property of others
- Rental reimbursement
- Temporary transportation expense
- Towing and labor
- Waiver of deductible for glass breakage

Available by Endorsement

- Equipment breakdown
- Gasoline or oil contamination
- Liquor liability
- Unauthorized use of a fuel access card

Disclaimer: This is only a summary of coverages available. Coverage is subject to policy terms and conditions, limitations and exclusions, and may vary from state to state. Read your policy for specific terms and conditions, or contact your local agent for details.

We Offer You More Coverage Options

CyberSolutions

CyberSolutions provides the robust protection you need to respond to and recover from a data breach or cyber attack. The policy provides coverage for the costs associated with computer software restoration, data recovery, third-party liability protection, response efforts, defense and liability, and identity recovery for key individuals within your organization.

What CyberSolutions Coverage Can Do

CyberSolutions would have provided the support and protection these companies needed to respond to the following situations:

A burglar stole a laptop from a store manager's office with data on clients, including Social Security numbers. Clients had to place a fraud alert with credit bureaus and monitor their credit reports.

A virus infected the computer system of a convenience store and stopped it from functioning properly, resulting in loss of income.

A PC was hacked by a disgruntled former employee of a gas station, causing software programs to crash and data to disappear. The company had to hire an outside IT firm to recover data and a public relations firm to explain the incident to customers.

Employment Practices Liability

Employment practices liability coverage, available by endorsement from EMC, pays for the liability damages and defense costs due to employment discrimination, wrongful termination or harassment charges brought by full-time, part-time, temporary and seasonal employees.

Here are some examples of when you might need employment practices liability coverage:

- Wrongful termination, discharge or dismissal
- Harassment, including sexual harassment
- Discrimination (based on age, gender, race, color, national origin, religion, sexual orientation or preference, disability or pregnancy)
- Retaliation
- Wrongful failure to employ or promote
- Violation of an individual's civil rights relating to a wrongful employment act

When Employment Practices Liability Coverage Can Help

A convenience store owner was sued by a long-time elderly employee for wrongful termination. The employer had to move the employee to other positions in order to accommodate the employee's failing dexterity due to arthritis. The employee continued to have performance issues and was let go after several warnings. The suit was dismissed nine months later, but cost the employer $25,000 in defense costs in addition to lost time and productivity.

*Visit **www.emcins.com/businessins/cybersolutions** for detailed information on CyberSolutions coverage.*
Talk with your EMC insurance agent to determine the right coverage for your operations.

Disclaimer: These hypothetical examples are provided for illustrative purposes only. They are not intended as predictions of coverage for a claim. The terms and conditions of your insurance policy, including exclusions, in conjunction with state and federal laws, establish coverage. It is important to check your insurance policy for the specific risks that are covered.

Get More Out of Your Insurance With EMC

When you insure your business with EMC, you receive the added value of our loss control services at no additional cost, no matter the size of your company. Plus, you can register for Commercial Policyholder Access to have secure access to your insurance information.

Improve Safety, Control Losses

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can offer suggestions and solutions to help lessen your risks, including:

Ergonomic Evaluations to identify ergonomic issues before losses occur. We also offer online resources to help you spot problems and educate your employees.

Slip and Fall Prevention to help you develop a proactive approach to reducing these incidents in your facility. We also offer many online resources to help prevent slips and falls—a leading cause of workplace injuries.

Hazard Control Assessments to identify hazards that pose the greatest potential safety risks to your operations. We then recommend viable solutions to control or reduce these risks.

Injury Management Programs to help reduce the impact of injuries at your facility, including select provider, return to work, prework screening and worksite wellness programs.

Online Safety Training to give your employees convenient access to short training segments, complete with quizzes to check for understanding. You can register, assign training and track your employees' training progress through our easy-to-use online training system.

Duty to Warn Service to manage the entire duty to warn process for your customers. This comprehensive service includes everything propane dealers need for compliance, saving you valuable time and money.

Visit www.emcins.com/losscontrol to learn more and access our extensive collection of online safety resources.

Manage Your Insurance

With Commercial Policyholder Access on emcins.com, you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

*Visit www.emcins.com/businessins and select **Policyholder Access** to learn more about Commercial Policyholder Access, or contact your insurance agent to request access.*



Reduce the Impact of Claims

EMC offers an array of valuable services to help your business keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your business operations as possible.

Experienced, Accessible Claims People

When it comes to responding to a claim, EMC will be there with the outstanding local service you deserve. We have trained, experienced claims professionals in our Des Moines Branch, ready to help when a claim arises.

Easy Claim Reporting

Choose from four easy claim reporting options:

Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

Online

Log in to Commercial Policyholder Access on emcins.com and select **Report a Claim**.*

Independent Agent

Contact your independent insurance agent.

EMC Branch Office

Contact the Des Moines Branch, 800-362-2227.

*May not be available to all policyholders.



Medical Management Services

EMC offers a full range of medical management services to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

EMC OnCall Nurse to prevent unnecessary costs and time away from work by having injured employees speak directly to a specially trained nurse 24/7.

Medical Bill Review to ensure billing is reasonable, accurate, appropriate and in compliance with state laws, and to facilitate fair pricing of treatment related to employee injuries.

Pharmacy Benefits Management to facilitate fair pricing of medications related to employee injuries.

Utilization Review to monitor and maintain appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy.

Case Management to maintain ongoing communication between you, your employees and medical providers.

Rehabilitation Services to help create a smooth transition for employees to return to work and to increase the potential for an early return to work.

Independent Agents, Local Expertise

When you work through your independent insurance agent, you get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 20 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,500 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

Count on EMC®

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by A.M. Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

FUEL Iowa

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*For the latest rating, visit ambest.com.

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